

United States Bankruptcy Court
Northern District of Ohio

In re:
Lowery D. Lockard
Debtor

Case No. 20-51751-amk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5
Date Rcvd: Jan 19, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:

Recip ID	Recipient Name and Address
db	+ Lowery D. Lockard, 1764 10th Street, Cuyahoga Falls, OH 44221-4512
26709642	Blaze Mastercard, PO Box 5096, Sioux Falls, SD 57117-5096
26709643	Capital One, PO Box 9600, Carol Stream, IL 60128-1960
26709647	+ FBCS Inc., 330 S. Warminster Road #353, Hatboro, PA 19040-3433
26709651	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, First Savings Credit Card, 500 E. 60th Street North, Sioux Falls, SD 57104
26709648	First National Bank, PO Box 5097, Sioux Falls, SD 57117-5097
26709649	+ First Portfolio Ventures I, LLC, 3091 Governors Lake Dr. #300, Norcross, GA 30071-1133
26709652	+ Gameday Sportswear, 941 West Nimisila Rd., Akron, OH 44319-4624
26709653	General Revenue Corp., 4660 Duke Drive #300, Mason, OH 45040-8466
26709655	+ Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
26709656	Halsted Finacial Services, LLC, PO Box 828, Skokie, IL 60076-0828
26709657	Javitch Block, 1100 Superior Ave., 19th Fl, Cleveland, OH 44114-2521
26709659	+ Kimberly A. Klemenok, Esq., PO Box 30968, Cleveland, OH 44130-0914
26709664	+ Midland Credit Management, Inc., 350 Camino de la Reina, San Diego, CA 92108-3007
26709665	Milestone, PO Box 4077, Beaverton, OR 97076
26709672	+ Trident University International, 5757 Plaza Drive #100, Cypress, CA 90630-5053
26709673	+ US Department of Educaiton, P.O. Box 7860, Madison, WI 53707-7860
26709674	Verve, PO Box 6812, Carol Stream, IL 60197-6812

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustpregion09.cl.ecf@usdoj.gov	Jan 19 2021 23:21:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	EDI: AGFINANCE.COM	Jan 20 2021 03:48:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
26715088	EDI: BECKLEE.COM	Jan 20 2021 03:48:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
26709645	EDI: WFNNB.COM	Jan 20 2021 03:48:00	Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
26709646	+ Email/Text: clientservices@credit-control.com	Jan 19 2021 23:22:00	Credit Control, 5757 Phantom Drive Suite 330, Hazelwood, MO 63042-2429
26709650	+ EDI: AMINFOFP.COM	Jan 20 2021 03:48:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
26709654	+ EDI: PHINGENESIS	Jan 20 2021 03:48:00	Genesis BC, P.O. Box 4477, Beaverton, OR 97076-4401
26709658	EDI: JPMORGANCHASE	Jan 20 2021 03:48:00	JP Morgan Chase, P.O. Box 24696, Columbus, OH 43224
26709644	EDI: JPMORGANCHASE		

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		Jan 20 2021 03:48:00	Chase Bank, P.O. Box 15123, Wilmington, DE 19850
26709660	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 19 2021 23:20:00	Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
26709661	+ EDI: LTDFINANCIAL.COM	Jan 20 2021 03:48:00	LTD Financial Svcs, 7322 Southwest Freeway, #1600, Houston, TX 77074-2134
26709662	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2021 23:30:59	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
26709663	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2021 23:30:24	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
26709666	+ EDI: AGFINANCE.COM	Jan 20 2021 03:48:00	One Main Financial, PO Box 183172, Columbus, OH 43218-3172
26709667	EDI: AGFINANCE.COM	Jan 20 2021 03:48:00	One Main Financial, 911 Graham Road #42, Cuyahoga Falls, OH 44221-1161
26710348	+ EDI: PRA.COM	Jan 20 2021 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26709668	+ EDI: RMSC.COM	Jan 20 2021 03:48:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
26709669	Email/Text: bk@rgsfinancial.com	Jan 19 2021 23:20:00	RGS Financial, PO Box 852039, Richardson, TX 75085-2039
26709670	+ EDI: RMSC.COM	Jan 20 2021 03:48:00	Synchrony Bank / Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
26709671	EDI: WTRRN BANK.COM	Jan 20 2021 03:48:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
26709675	EDI: RMSC.COM	Jan 20 2021 03:48:00	Walmart / Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2021 at the address(es) listed below:

Name	Email Address
Melissa M. Macejko	akrontr@suharlaw.com mmm@trustesolutions.net;scampbell@suharlaw.com
Peter G. Tsarnas	on behalf of Debtor Lowery D. Lockard ptsarnas@gertzrosen.com tsarnasp@hotmail.com;dmichna@gertzrosen.com;tsarnas.peterr102582@notify.bestcase.com

TOTAL: 2

Information to identify the case:Debtor 1 **Lowery D. Lockard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2076**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **20-51751-amk****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Lowery D. Lockard
fdba Fine Productions, Inc1/19/21**By the court:** ALAN M. KOSCHIK
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.